

In re:  
Alexander Day  
Constance Day  
Debtors

Case No. 23-12594-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 22, 2023

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Alexander Day, Constance Day, 4429 N. 9th Street, Philadelphia, PA 19140-2227
14811055	+ FCC Finance LLC, PO BOX 225566, Dallas, TX 75222-5566
14811056	+ FCCFINANCE, 16479 DALLAS PARKWAY, ADDISON, TX 75001-6825
14811061	+ Grimley Financial Corporation, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
14811062	+ Office of UC Benefits, Claimaint Services, PO BOX 67503, Harrisburg, PA 17106-7503
14811078	PNC FINANCIAL, PNC CB INVESTIGATIONS, CLEVELAND, OH 44101
14811065	+ Pennsylvania Department of Revenue, PO BOX 280948, Harrisburg, PA 17128-0948
14811076	+ Philadelphia Retina Associates, 2701 Holme Avenue, Suite 303, Philadelphia, PA 19152-2029
14811081	RAYMOUR & FLANIGAN, TD RCS, COLUMBIA, SC 29202
14811089	+ Temple University Hospital, 2450 Hunting Park Avenue, Philadelphia, PA 19129-1398
14811088	+ Temple University Hospital, 3401 N. Broad Street, 1st Floor, Philadelphia, PA 19140-5189
14811090	Temple University Hospital, Broad and Ontario Street, Philadelphia, PA 19140
14811092	+ The Eye Institute of Salus University, PO BOX 95000, Philadelphia, PA 19195-0001

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2023 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 23 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14811037	+ EDI: GMACFS.COM	Dec 23 2023 04:38:00	ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416
14811039	+ EDI: GMACFS.COM	Dec 23 2023 04:38:00	ALLY FINANCIAL, INC, P.O. BOX 380901, BLOOMINGTON, MN 55438-0901
14811041	+ Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 23:57:45	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
14811043	+ Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 23:57:47	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
14811045	+ EDI: CAPITALONE.COM	Dec 23 2023 04:38:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14811046	+ EDI: CAPITALONE.COM	Dec 23 2023 04:38:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Dec 22, 2023

Form ID: 318

Total Noticed: 50

14811048	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	COMENITY BANK/ARIZONA MAIL ORDER, PO BOX 182789, COLUMBUS, OH 43218-2789
14811047	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	COMENITY BANK/ARIZONA MAIL ORDER, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
14811049	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 22 2023 23:43:00	CREDIT ACCEPTANCE, ATTN: BANKRUPTCY, 25505 WEST 12 MILE ROAD STE 3000, SOUTHFIELD, MI 48034-8331
14811050	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 22 2023 23:43:00	CREDIT ACCEPTANCE, PO BOX 5070, SOUTHFIELD, MI 48086-5070
14811052	+ EDI: DISCOVER	Dec 23 2023 04:38:00	DISCOVER FINANCIAL, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
14811051	+ EDI: DISCOVER	Dec 23 2023 04:38:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
14811053	+ Email/Text: tropiann@einstein.edu	Dec 22 2023 23:44:00	Einstein Healthcare Network, 101 E Olney Avenue, Suite 301, Philadelphia, PA 19120-2470
14811054	+ Email/Text: tropiann@einstein.edu	Dec 22 2023 23:44:00	Einstein Medical Center, PO BOX 785371, Philadelphia, PA 19178-5371
14811057	+ EDI: BLUESTEM	Dec 23 2023 04:38:00	FINGERHUT, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
14811058	+ EDI: BLUESTEM	Dec 23 2023 04:38:00	FINGERHUT, 13300 PIONEER TRAIL, EDEN PRAIRIE, MN 55347-4120
14811059	+ EDI: BLUESTEM	Dec 23 2023 04:38:00	FINGERHUT FETTI/WEBBANK, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
14811060	+ EDI: BLUESTEM	Dec 23 2023 04:38:00	FINGERHUT FETTI/WEBBANK, 13300 PIONEER TRAIL, EDEN PRAIRIE, MN 55347-4120
14811093	Email/Text: bk@ncdfinancial.com	Dec 22 2023 23:44:00	TRONIX COUNTRY, ATTN: BANKRUPTCY, 2331 MILL ROAD SUITE 100, ALEXANDRIA, VA 22314
14811063	+ EDI: AGFINANCE.COM	Dec 23 2023 04:38:00	ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3251, EVANSVILLE, IN 47731-3251
14811064	+ EDI: AGFINANCE.COM	Dec 23 2023 04:38:00	ONEMAIN FINANCIAL, 61 W CHELTENHAM AVE #L, CHELTENHAM, PA 19012-1412
14811066	+ Email/PDF: ebnotices@pnmac.com	Dec 22 2023 23:57:48	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811070	+ Email/PDF: ebnotices@pnmac.com	Dec 22 2023 23:47:32	PENNYMAC LOAN SERVICES, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811074	+ Email/Text: bkrgeneric@penfed.org	Dec 22 2023 23:43:00	PENTAGON FCU, ATTN: BANKRUPTCY, PO BOX 1432, ALEXANDRIA, VA 22313-1432
14811075	+ Email/Text: bkrgeneric@penfed.org	Dec 22 2023 23:43:00	PENTAGON FCU, 1001 N. FAIRFAX, ALEXANDRIA, VA 22314-1797
14811077	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2023 23:43:00	PNC FINANCIAL, ATTN: BANKRUPTCY, 300 FIFTH AVENUE, PITTSBURGH, PA 15222
14811079	Email/Text: bankruptcy@posigen.com	Dec 22 2023 23:43:00	PosiGen Solar Solutions, PO BOX 4387, Portland, OR 97208
14811080	^ MEBN	Dec 22 2023 23:38:19	RAYMOUR & FLANIGAN, ATTN: BANKRUPTCY, PO BOX 220, LIVERPOOL, NY 13088-0220

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Dec 22, 2023

Form ID: 318

Total Noticed: 50

14811082	+ EDI: SYNC	Dec 23 2023 04:38:00	SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
14811083	+ EDI: SYNC	Dec 23 2023 04:38:00	SYNCB/LORD & TAYLOR, PO BOX 71737, PHILADELPHIA, PA 19176-1737
14811084	+ EDI: SYNC	Dec 23 2023 04:38:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
14811086	+ EDI: SYNC	Dec 23 2023 04:38:00	SYNCHRONY BANK/CARE CREDIT, PO BOX 71757, PHILADELPHIA, PA 19176-1757
14811094	+ Email/Text: bk@ncdfinancial.com	Dec 22 2023 23:44:00	TRONIX COUNTRY, 8001 FORBES PL, SPRINGFIELD, VA 22151-2208
14811096	+ Email/Text: dbogucki@trumark.org	Dec 22 2023 23:44:00	TRUMARK FINANCIAL CREDIT UNION, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2701
14811095	+ Email/Text: dbogucki@trumark.org	Dec 22 2023 23:44:00	TRUMARK FINANCIAL CREDIT UNION, ATTN: BANKRUPTCY, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2701

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14811038	*+	ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416
14811040	*+	ALLY FINANCIAL, INC, P.O. BOX 380901, BLOOMINGTON, MN 55438-0901
14811042	*+	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
14811044	*+	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
14811067	*+	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811068	*+	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811069	*+	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811071	*+	PENNYMAC LOAN SERVICES, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811072	*+	PENNYMAC LOAN SERVICES, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811073	*+	PENNYMAC LOAN SERVICES, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
14811085	*+	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
14811087	*+	SYNCHRONY BANK/CARE CREDIT, PO BOX 71757, PHILADELPHIA, PA 19176-1757
14811091	*+	Temple University Hospital, 3401 N. Broad Street, 1st Floor, Philadelphia, PA 19140-5189

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2023

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Dec 22, 2023

Form ID: 318

Total Noticed: 50

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Alexander Day bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com
STEPHEN MATTHEW DUNNE	on behalf of Joint Debtor Constance Day bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Alexander Day</u>	Social Security number or ITIN	xxx-xx-3234
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Constance Day</u>	Social Security number or ITIN	xxx-xx-5259
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-12594-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alexander Day

Constance Day

12/21/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**